

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Calvin Whitesell Williams, III  
Debtor

Case No. 12-00060-RNO  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: AGarner  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 59

Date Rcvd: Nov 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2016.

db +Calvin Whitesell Williams, III, 149 S Locust Point Road, Mechanicsburg, PA 17055-9709  
cr +Business Owners Trade Alliance, 3440 Lehigh St 228, Allentown, PA 18103-7001  
cr +NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, 350 Highland Dr,  
Lewisville, TX 75067)  
intp +Timothy Straub, c/o Cunningham & Chernicoff, P.C., Robert E. Chernicoff, Esquire,  
2320 N. Second Street, Harrisburg, PA 17110-1008  
4045952 +1661 Worthington Road #100, West Palm Beach, FL 33409-6493  
4576182 +1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493  
4015760 +AMERICAN HOME MORTGAGE SERVICING INC, PO BOX 631730, IRVING, TX 75063-0002  
4029759 +AMERICAN HOME MORTGAGE SERVICING, INC., BANKRUPTCY DEPARTMENT,  
1525 S. BELTLINE RD SUITE 100N, COPPELL, TEXAS 75019-4913  
4092816 +Aurora Bank FSB, c/o Kimberly A. Bonner, Esq., Zucker, Goldberg & Ackerman, LLC,  
200 Sheffield Street, Mountainside, NJ 07092-2315  
4015763 BANK OF AMERICA MORTGAGE, 475 CROSSPOINT PKWY, NY2 001 02 14, GETZVILLE, NY 14068  
4015764 +BOROUGH OF LEMOYNE, 510 HERMAN AVENUE, LEMOYNE PA 17043-1856  
4015765 BUREAU OF ACCOUNT MGMT, 3607 ROSEMONT AVE STE 502, PO BOX 8875, CAMP HILL, PA 17001-8875  
4015766 +BUSINESS OWNERS TRADE ALLIANCE, 3440 LEHIGH STREET #228, ALLENTOWN, PA 18103-7001  
4050182 Bank of America, N.A., Successor by Merger, Bankruptcy Department, P.O. Box 660933,  
Dallas, TX 75266-0933  
4202764 Barclay, 4161 Piedmont Parkway, NC4 105 03 14, Greensboro, NC 27410  
4015767 +CALVIN W WILLIAMS JR, 233 ALLENDALE WAY, CAMP HILL, PA 17011-8403  
4015771 CHASE MANHATTAN MORTGAGE, 3415 VISION DRIVE, COLUMBUS, OH 43219-6009  
4015772 COMM OF PA DEPT L&I, READING B&C UNIT UTCS, 625 CHERRY ST ROOM 203,  
READING, PA 19602-1152  
4015773 COMM OF PA DEPT OF REVENUE, BUREAU OF COMPLIANCE, PO BOX 280946,  
HARRISBURG, PA 17121-0946  
4015774 COMMONWEALTH OF PA, DEPARTMENT OF REVENUE, BUREAU OF INDIVIDUAL TAX, DEPT 280431,  
HARRISBURG, PA 17128-0431  
4043038 +Caldwell & Kearns PC, James L Goldsmith Esquire, Caldwell & Kearns PC,  
3631 North Front Street, Harrisburg, PA 17110-1500  
4053925 +DEUTSCHE BANK TRUST COMPANY AMERICAS, AS TRUSTEE FOR RALI 2006QA11, GMAC MORTGAGE, LLC,  
1100 VIRGINIA DRIVE, P.O. BOX 8300, FORT WASHINGTON, PA 19034-8300  
4015776 +ELIZABETH PEREZ, 325 9TH STREET, NEW CUMBERLAND, PA 17070-1305  
4015777 +GMAC MORTGAGE, 3451 HAMMOND AVENUE, PO BOX 780, WATERLOO IA 50704-0780  
4015778 +HOLY SPIRIT HOSPITAL, 503 N 21ST STREET, CAMP HILL, PA 17011-2288  
4015779 +INTEGRITY BANK, 3345 MARKET ST, CAMP HILL, PA 17011-4424  
4015782 +JAMES GOLDSMITH, ESQ, CALDWELL & KEARNS, PC, 3631 N FRONT STREET,  
HARRISBURG, PA 17110-1500  
4015783 +JAMES HOLLAND CPA, 7 WEST MAIN STREET, CAMP HILL, PA 17011-6327  
4015784 +JOANNA WINTERS, 902 BRIDGE STREET 1ST FL, NEW CUMBERLAND, PA 17070-1628  
4109148 +JPMORGAN CHASE BANK, N.A., Et al, CHASE RECORDS CENTER, ATTN: CORRESPONDENCE MAIL,  
MAIL CODE LA4-5555, 700 KANSAS LANE, MONROE, LA 71203-4774  
4015785 +MCCABE WEISBERG & CONWAY PC, ATTN: MARGARET GAIRO, 123 SOUTH BROAD ST, STE 2080,  
PHILADELPHIA PA 19109-1031  
4015787 +MID PENN BANK, 894 NORTH RIVER ROAD, HALIFAX, PA 17032-9543  
4015788 MID PENN BANK, A894 NORTH RIVER ROAD, HALIFAX, PA 17032  
4015790 OCWEN LOAN SERVICING LLC, ATTN: BANKRUPTCY DEPT, PO BOX 24738,  
WEST PALM BEACH, FL 33416-4738  
4015791 +R WM WIRE ASSOCIATES PC, 19 S 19TH STREET, CAMP HILL, PA 17011-5402  
4015792 +RACHEL & CODY, 902 BRIDGE STREET 2ND FL, NEW CUMBERLAND, PA 17070-1628  
4015794 +STEVEN J SCHIFFMAN, ESQUIRE, SERRATELLI, SCHIFFMAN & BROWN PC,  
2080 LINGLESTOWN ROAD, STE 201, HARRISBURG, PA 17110-9670  
4015795 THD/CBNA/BANKRUPTCY, C/O THD, PO BOX 6497, SIOUX FALLS, SD 57117-6497  
4015796 +TIMOTHY F STRAUB, 2602 MARKET STREET, CAMP HILL, PA 17011-4632  
4570705 +TIMOTHY F STRAUB, 3045 MARKET ST 2ND FL, CAMP HILL, PA 17011-4546  
4037875 +Timothy Straub, c/o Robert Chernicoff, Esquire, Cunningham & Chernicoff, P.C.,  
2320 N. Second Street, Harrisburg, PA 17110-1008  
4015797 UROLOGY OF CENTRAL PA, PO BOX 458, CAMP HILL PA 17001-0458  
4015799 +WEST SHORE TAX BUREAU, 3607 ROSEMONT AVE, CAMP HILL, PA 17011-6943

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: IRS.COM Nov 01 2016 19:03:00 IRS, 600 Arch Street Room 5200,  
Philadelphia, PA 19106-1611  
4015762 EDI: BANKAMER.COM Nov 01 2016 18:58:00 BANK OF AMERICA, BANKRUPTCY DEPARTMENT,  
4161 PIEDMONT PARKWAY, GREENSBORO, NC 27410  
4090730 EDI: BANKAMER2.COM Nov 01 2016 19:03:00 FIA CARD SERVICES, N.A., PO Box 15102,  
Wilmington, DE 19886-5102  
4251430 E-mail/Text: bankruptcynotice@franklincredit.com Nov 01 2016 19:04:58 Bosco Credit II LLC,  
Franklin Credit Management Corporation, PO Box 13225, Newark, NJ 07101-3225  
4015769 +E-mail/Text: dehartstaff@pamd13trustee.com Nov 01 2016 19:05:13 CHARLES J DEHART, III, ESQ.,  
8125 ADAMS DRIVE STE A, HUMMELSTOWN PA 17036-8625  
4015770 +EDI: CHASE.COM Nov 01 2016 19:03:00 CHASE, ACCOUNT INQUIRIES, PO BOX 15298,  
WILMINGTON, DE 19850-5298

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

4015775 EDI: RCSDELL.COM Nov 01 2016 19:03:00 DELL PREFERRED ACCOUNT, PO BOX 81577, AUSTIN, TX 78708-1577

4085227 EDI: RESURGENT.COM Nov 01 2016 19:03:00 Dell Financial Services L.L.C., c/o Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390

4116924 +Fax: 407-737-5634 Nov 01 2016 19:08:17 Deutsche Bank National Trust Company, C/O Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1661 Worthington Rd., Suite 100, West Palm Beach, FL 33409-6493

4015786 +E-mail/Text: unger@members1st.org Nov 01 2016 19:05:18 MEMBERS 1ST FCU, 5000 LOUISE DR, PO BOX 40, MECHANICSBURG, PA 17055-0040

4015789 +E-mail/Text: bonnie.berkoski@midpennbank.com Nov 01 2016 19:05:20 MID PENN BANK, 349 UNION STREET, MILLERSBURG, PA 17061-1654

4016886 +E-mail/Text: bonnie.berkoski@midpennbank.com Nov 01 2016 19:05:20 Mid Penn Bank, 5500 Allentown Boulevard, Harrisburg, PA 17112-4037

4084479 EDI: PRA.COM Nov 01 2016 19:03:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

4016888 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2016 19:05:04 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg PA 17128-0946

4015793 +EDI: SEARS.COM Nov 01 2016 19:03:00 SEARS/CBNA, 8725 W SAHARA AVE, THE LAKES, NV 89163-0001

4015798 +EDI: RCSDELL.COM Nov 01 2016 19:03:00 WEB BANK/DFS, ONE DELL WAY, ROUND ROCK, TX 78682-7000

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Barclay, 4161 Piedmont Parkway, NC4 105 03 14, GREENSBORO, NC 27410

cr\* +Mid Penn Bank, 5500 Allentown Boulevard, Harrisburg, PA 17112-4037

4015768\* +CALVIN W WILLIAMS, JR, 233 ALLENDALE WAY, CAMP HILL, PA 17011-8403

4015780\* INTERNAL REVENUE SERVICE - CIO, PO BOX 7346, PHILADELPHIA, PA 19101-7346

4015781\* IRS CENTRALIZED INSOLVENCY ORGANIZATION, PO BOX 7346, PHILADELPHIA, PA 19101-7346

4157456\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)

4330358\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)

4330359\* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
(address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)

4087914 ##+AURORA BANK FSB, AURORA BANK FSB, 2617 COLLEGE PARK, SCOTTSBLUFF, NE 69361-2294

4015761 ##AURORA LOAN SERVICES, PO BOX 1706, SCOTTSBLUFF, NE 69363-1706

TOTALS: 0, \* 8, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2016

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2016 at the address(es) listed below:

Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, Twecf@pamd13trustee.com  
Dorothy L Mott on behalf of Debtor Calvin Whitesell Williams, III DorieMott@aol.com,  
KaraGendronECF@gmail.com;kristinkmessneresquire@msn.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com  
Elizabeth L Wassall on behalf of Creditor Deutsche Bank National Trust Company, Trustee Saxon Asset Securities Trust 2007-2 Mortgage Loan Asset Backed Certificates, Series 2007-2  
ewassall@udren.com, vbarber@udren.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jeremy John Kobeski on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2006QA11 pamb@fedphe.com  
 Jerome B Blank on behalf of Creditor Aurora Bank FSB pamb@fedphe.com  
 Jerome B Blank on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION pamb@fedphe.com  
 Jill Manuel-Coughlin on behalf of Creditor Bank of America, N.A, successor by merger to BAC Home Loans Servicing, LP fka Countrywide Home Loans Servicing, LP jill@pkjllc.com, chris.amann@pkjllc.com;nick.bracey@pkjllc.com;samantha.gonzalez@pkallc.com  
 John Michael Kolesnik, III on behalf of Creditor GMAC MORTGAGE, LLC pamb@fedphe.com, fedphe@hotmail.com  
 Joseph Angelo Dessoie on behalf of Creditor GREEN TREE SERVICING LLC pamb@fedphe.com  
 Joseph P Schalk on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For etal pamb@fedphe.com  
 Joseph P Schalk on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION pamb@fedphe.com  
 Joseph P Schalk on behalf of Creditor Deutsche Bank Trust Company Americas, as Trustee pamb@fedphe.com  
 Joseph P Schalk on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2006QA11 pamb@fedphe.com  
 Joshua I Goldman on behalf of Creditor Bank of America, N.A. bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Kara Katherine Gendron on behalf of Debtor Calvin Whitesell Williams, III karagendronecf@gmail.com, doriemott@aol.com;doriemott01@yahoo.com;bethsnyderecf@gmail.com  
 Kimberly A Bonner on behalf of Creditor Aurora Bank FSB amps@manleydeas.com  
 Lorraine Gazzara Doyle on behalf of Creditor Deutsche Bank National Trust Company, Trustee Saxon Asset Securities Trust 2007-2 Mortgage Loan Asset Backed Certificates, Series 2007-2 LDoyle@udren.com, vbarber@udren.com  
 Mario John Hanyon on behalf of Creditor Deutsche Bank National Trust Company, As Trustee For etal pamb@fedphe.com  
 Marisa Myers Cohen on behalf of Creditor American Home Mortgage Servicing Inc Mcohen@mwc-law.com  
 Marisa Myers Cohen on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for American Home Mortgage Assets Trust 2006-2, Mortgage-Backed Pass-Through Certificates Series 2006-2 Mcohen@mwc-law.com  
 Mark E Morrison on behalf of Creditor IRS Usapam.bankr-harrisburg@usdoj.gov  
 Nicole Bernadette LaBletta on behalf of Creditor Deutsche Bank Trust Company Americas, as Trustee nlabletta@udren.com, vbarber@udren.com  
 Nicole Bernadette LaBletta on behalf of Creditor DEUTSCHE BANK TRUST COMPANY AMERICAS AS TRUSTEE FOR RALI 2006QA11 nlabletta@udren.com, vbarber@udren.com  
 Robert E Chernicoff on behalf of Interested Party Timothy Straub rec@cclawpc.com, jbartley@cclawpc.com;jlaughman@cclawpc.com;jhr@cclawpc.com  
 Steven J. Schiffman on behalf of Creditor Mid Penn Bank sschiffman@ssbc-law.com, jmadden@ssbc-law.com,ESmith-Simmons@ssbc-law.com,jspence@ssbc-law.com,tupdike@ssbc-law.com  
 United States Trustee ustpreion03.ha.ecf@usdoj.gov  
 Wesley Paul Page on behalf of Creditor IRS usapam.bankr-harrisburg@usdoj.gov

TOTAL: 27

**Information to identify the case:**

Debtor 1 Calvin Whitesell Williams III  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:12-bk-00060-RNO**

Social Security number or ITIN **xxx-xx-0943**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

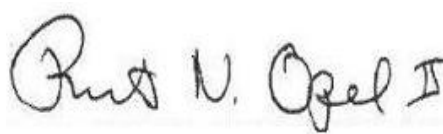
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Calvin Whitesell Williams III

November 1, 2016

By the  
court:



Honorable Robert N. Opel  
United States Bankruptcy Judge

By: AGarner, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**